

**Information to identify the case:**

Debtor 1	<u>Richard Gonzalez</u>	Social Security number or ITIN	xxx-xx-1366
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Yamaira Gonzalez</u>	Social Security number or ITIN	xxx-xx-7661
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-32932-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Gonzalez

Yamaira Gonzalez

1/16/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 8

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard Gonzalez  
Yamaira Gonzalez  
DebtorsCase No. 16-32932-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db/jdb  
516527649 +Richard Gonzalez, Yamaira Gonzalez, 180 Sunset Avenue, Newark, NJ 07106-2642  
516527651 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
516527656 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
516527680 +Bank of America, PO Box 220411, Greensboro, NC 27420  
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Children's Place, Des Moines, IA 50364)  
516527670 +Chna, PO Box 6497, Sioux Falls, SD 57117-6497  
516527673 +Chase Bank, PO Box 659732, San Antonio, TX 78265-9732  
516527671 +Chase Bank, PO Bx 183164, Columbus, OH 43218-3164  
516527674 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022  
516527679 +Children's Place, PO Box 9102, Gray, TN 37615-9102  
516527690 +Citicards, 4600 Houston Road, Florence, KY 41042-4820  
516527693 +Citicards, PO Box 183068, Columbus, OH 43218-3068  
516527692 +Citicards, PO Box 91600, Albuquerque, NM 87199-1600  
516527696 +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820  
516527694 +Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600  
516527713 Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
516527711 Eichenbaum & Stylianou, LLC, Attorneys At Law, 10 Forest Avenue - PO Box 914, Paramus, NJ 07653-0914  
516527714 Eichenbaum & Stylianou, PC, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914  
516715061 Emergency Physicians Associates North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
516527715 +Essex Dental Associates, 240 Irvington Avenue, South Orange, NJ 07079-2237  
516527726 GE Money Bank, PO Box 98143, El Paso, TX 79998  
516527723 +Gateway Emergency Services PC, PO Box 80009, Philadelphia, PA 19101-1009  
516527747 +Infiniti Financial Service, PO Box 650424, Dallas, TX 75265-0424  
516527749 +Infiniti Financial Services, PO Box 660360, Dallas, TX 75266-0360  
516527748 +Infiniti Financial Services, PO Box 341447, Pittsburgh, PA 15250-0001  
516527777 +++MIDLAND FUNDING, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
(address filed with court: Midland Funding, 1037 Raymond Boulevard, Suite 710, Newark, NJ 07102)  
516527763 +Macy's, PO Box 9001094, Louisville, KY 40290-1094  
516527765 Macy's Visa, PO Box 90098, West Chester, OH 45071  
516758423 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
516527773 +Midfirst Bank, 999 North West Grand Blvd., Oklahoma City, OK 73118-6051  
516527772 +Midfirst Bank, PO Box 268950, Oklahoma City, OK 73126-8950  
516527780 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
516527781 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
516527782 +Midland Mortgage, PO Box 18187, Oklahoma City, OK 73154-0187  
516527783 Midland Mortgage/ Midfirst Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
516527784 +Mt. Sinani Rehabilitation Center, 65 Jay Street, Newark, NJ 07103-3235  
516527789 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan, Attn: Bankruptcy, PO Box 371491, Pittsburg, PA 75266)  
516527786 Newark Extended Care, 650 Jay Street, Newark, NJ 07103  
516527792 Nissan Motor Acceptance Corp., PO Box 0502, Carol Stream, IL 60132-0502  
516527791 +Nissan Motor Acceptance Corp., PO Box 660577, Dallas, TX 75266-0577  
516527794 +PennyMac, 27001 Agoura Road, Suite 350, Agoura Hills, CA 91301-5112  
516527795 +PennyMac Loan, PO Box 30597, Los Angeles, CA 90030-0597  
516527796 +PennyMac Loan, 27001 Agoura Road, Suite 350, Agoura Hills, CA 91301-5112  
516527798 +PennyMac Loan Services, 27001 Agoura Road, Suite 350, Agoura Hills, CA 91301-5112  
516527799 +PennyMac Loans LLC, PO Box 30597, Los Angeles, CA 90030-0597  
516527797 +Pennymac Loan Services, 6101 Condor Drive, Moorpark, CA 93021-2602  
516527800 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516527801 +Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054-5020  
516527802 +Pressler And Pressler, Attorneys, 7 Entin Road, Parsippany, NJ 07054-5020  
516527806 +Rubin and Rothman, PO Box 9003, 1787 Veterans Highway, Islandia, NY 11749-1500  
516527805 +Rubin and Rothman, Attorneys At Law, 190 North Avenue East, PO Box 8, Cranford, NJ 07016-0008  
516527808 +Rubin and Rothman, LLC, Attorneys At Law, 1787 Veterans Highway, PO Box 9003, Islandia, NY 11749-9003  
516527807 +Rubin and Rothman, LLC, Attorneys At Law, 1787 Veterans Highway, Islandia, NY 11749-1500  
516527815 +Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051  
516527820 +Selip and Stylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016  
516527819 +Selip and Stylianou, PO Box 9004, Melville, NY 11747-9004  
516527838 +Toyota Financial Services, PO Box 108, Saint Louis, MO 63166-0108  
516629792 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
516527840 +Toyota Motor Credit, PO Box 5856, Carol Stream, IL 60197-5856  
516527849 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438  
516527848 Valley National Bank, PO Box 953, Wayne, NJ 07474-0953  
516527847 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2020 23:45:56	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2020 23:45:54	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda Finance Corp., PO Box 168088, Irving, TX 75016-8088
cr	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda Finance Corporation, 3625 W. Royal Lane Suite 200, Irving, TX 75063, UNITED STATES
516527734	EDI: HNDA.COM Jan 17 2020 04:18:00	Honda Finance, PO Box 7829, Philadelphia, PA 19101-7870
516527644	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda, PO Box 7829, Philadelphia, PA 19101
516527646	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda Finance Corporation, National Recovery Center, PO Box 166469, Irving, TX 75016-6469
516527648	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda Financial, PO Box 168088, Irving, TX 75016
516527638	+EDI: GMACFS.COM Jan 17 2020 04:18:00	Ally Bank, PO Box 380901, Minneapolis, MN 55438-0901
516527639	+EDI: GMACFS.COM Jan 17 2020 04:18:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
516527637	+EDI: GMACFS.COM Jan 17 2020 04:18:00	Ally Bank, PO Box 9001951, Louisville, KY 40290-1951
516527640	+EDI: GMACFS.COM Jan 17 2020 04:18:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
516527643	+EDI: AMEREXPR.COM Jan 17 2020 04:18:00	American Express, PO Box 360002, Fort Lauderdale, FL 33336-0002
516527641	EDI: AMEREXPR.COM Jan 17 2020 04:18:00	American Express, PO Box 297812, Ft. Lauderdale, FL 33329-7812
516527645	EDI: HNDA.COM Jan 17 2020 04:18:00	American Honda Finance, PO Box 6034, Newark, DE 19714-6034
516527650	+EDI: BANKAMER.COM Jan 17 2020 04:18:00	BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070
516527652	EDI: BANKAMER.COM Jan 17 2020 04:18:00	Bank Of America, PO Box 982238, El Paso, TX 79998
516527657	+EDI: BANKAMER.COM Jan 17 2020 04:18:00	Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278
516527655	EDI: BANKAMER2.COM Jan 17 2020 04:18:00	Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000
516527654	+EDI: BANKAMER2.COM Jan 17 2020 04:18:00	Bank of America, PO Box 17645, Baltimore, MD 21297-1645
516527653	+EDI: BANKAMER2.COM Jan 17 2020 04:18:00	Bank of America, PO Box 9000, Getzville, NY 14068-9000
516527663	EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
516527659	EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
516527666	EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
516527811	EDI: SEARS.COM Jan 17 2020 04:18:00	Sears, P.O. Box 182149, Columbus, OH 43218-2149
516527810	EDI: SEARS.COM Jan 17 2020 04:18:00	Sears, PO Box 183082, Columbus, OH 43218
516527689	EDI: CITICORP.COM Jan 17 2020 04:18:00	Citicards, 7920 NW 110th Street, Kansas City, MO 64153
516527697	EDI: CITICORP.COM Jan 17 2020 04:18:00	Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
516527665	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 85064, Glen Allen, VA 23285-5064
516527660	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 26030, Richmond, VA 23260-6030
516527662	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 85184, Richmond, VA 23285-5184
516527658	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
516527664	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, PO Box 70886, Charlotte, NC 28272-0886
516527661	+EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One, 1957 Westmoreland Rd., Richmond, VA 23276-0001
516613965	EDI: CAPITALONE.COM Jan 17 2020 04:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516653227	EDI: BL-BECKET.COM Jan 17 2020 04:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516527667	+EDI: CHASE.COM Jan 17 2020 04:18:00	Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
516527669	+EDI: CHASE.COM Jan 17 2020 04:18:00	Cardmember Services, PO Box 15299, Wilmington, DE 19850-5299
516527668	EDI: CHASE.COM Jan 17 2020 04:18:00	Cardmember Services, PO Box 8650, Wilmington, DE 19899
516527672	+EDI: CHASE.COM Jan 17 2020 04:18:00	Chase Bank, PO Box 15153, Wilmington, DE 19886-5153

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 3 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516527675	EDI: CHASE.COM Jan 17 2020 04:18:00	Chase Bankcard Services,	PO Box 30755,
	Tampa, FL 33630-3755		
516527676	EDI: CHASE.COM Jan 17 2020 04:18:00	Chase Bankcard Services,	PO Box 659409,
	San Antonio, TX 78265		
516527678	+EDI: CHASE.COM Jan 17 2020 04:18:00	Chase Card,	PO Box 15298, Wilmington, DE 19850-5298
516527688	+EDI: CITICORP.COM Jan 17 2020 04:18:00	CitiCards,	PO Box 6345, The Lakes, NV 88901-0001
516527683	+EDI: CITICORP.COM Jan 17 2020 04:18:00	Citibank,	PO Box 6500,
	Sioux Falls, SD 57117-6500		
516527684	EDI: CITICORP.COM Jan 17 2020 04:18:00	Citibank,	PO Box 6004,
	Sioux Falls, SD 57117-6004		
516527685	EDI: CITICORP.COM Jan 17 2020 04:18:00	Citibank,	PO Box 6077,
	Sioux Falls, SD 57117-6077		
516527682	+EDI: CITICORP.COM Jan 17 2020 04:18:00	Citibank,	PO Box 6497,
	Sioux Falls, SD 57117-6497		
516527687	+EDI: CITICORP.COM Jan 17 2020 04:18:00	Citicards,	PO Box 6500,
	Sioux Falls, SD 57117-6500		
516527699	+EDI: WFNNB.COM Jan 17 2020 04:18:00	Comenity Bank,	Attention: Bankruptcy, PO Box 182686,
	Columbus, OH 43218-2686		
516527701	+EDI: WFNNB.COM Jan 17 2020 04:18:00	Comenity Capital,	PO Box 182120,
	Columbus, OH 43218-2120		
516527705	+E-mail/PDF: creditonebknottifications@resurgent.com Jan 16 2020 23:51:47		Credit One Bank,
	PO Box 98873, Las Vegas, NV 89193-8873		
516527702	+E-mail/PDF: creditonebknottifications@resurgent.com Jan 16 2020 23:50:58		Credit One Bank,
	PO Box 98875, Las Vegas, NV 89193-8875		
516527703	+E-mail/PDF: creditonebknottifications@resurgent.com Jan 16 2020 23:51:00		Credit One Bank,
	PO Box 80015, Los Angeles, CA 90080-0015		
516527704	+E-mail/PDF: creditonebknottifications@resurgent.com Jan 16 2020 23:51:47		Credit One Bank,
	PO Box 60500, City Of Industry, CA 91716-0500		
516527706	E-mail/PDF: DellBKNottifications@resurgent.com Jan 16 2020 23:51:51		DFS, PO Box 4125,
	Carol Stream, IL 60197-4125		
516527709	EDI: DISCOVER.COM Jan 17 2020 04:18:00	Discover,	PO Box 30952, Salt Lake City, UT 84130
516527708	EDI: DISCOVER.COM Jan 17 2020 04:18:00	Discover,	PO Box 6013, Dover, DE 19903-6013
516702227	EDI: Q3G.COM Jan 17 2020 04:18:00	Department Store National Bank,	c/o Quantum3 Group LLC,
	PO Box 657, Kirkland, WA 98083-0657		
516527707	EDI: DISCOVER.COM Jan 17 2020 04:18:00	Discover,	P.O. Box 6011, Dover, DE 19903-6011
516527710	+EDI: TSYS2.COM Jan 17 2020 04:18:00	Dsnb Macys,	9111 Duke Blvd, Mason, OH 45040-8999
516527719	+EDI: AMINFOFP.COM Jan 17 2020 04:18:00	First Premier Bank,	PO Box 5114,
	Sioux Falls, SD 57117-5114		
516527718	+EDI: AMINFOFP.COM Jan 17 2020 04:18:00	First Premier Bank,	601 S Minnesota Avenue,
	Sioux Falls, SD 57104-4868		
516527722	+EDI: AMINFOFP.COM Jan 17 2020 04:18:00	First Premier Bank,	900 West Delaware,
	PO Box 5519, Sioux Falls, SD 57117-5519		
516527721	+EDI: AMINFOFP.COM Jan 17 2020 04:18:00	First Premier Bank,	3820 N Louise Avenue,
	Sioux Falls, SD 57107-0145		
516527720	+EDI: AMINFOFP.COM Jan 17 2020 04:18:00	First Premier Bank,	
	Attn: Correspondence Department,	PO Box 5525, Sioux Falls, SD 57117-5525	
516527725	+EDI: RMSC.COM Jan 17 2020 04:18:00	GE Money Bank,	PO Box 960061, Orlando, FL 32896-0061
516527724	+EDI: RMSC.COM Jan 17 2020 04:18:00	GE Money Bank,	PO Box 981064, El Paso, TX 79998-1064
516527729	EDI: RMSC.COM Jan 17 2020 04:18:00	GEMB,	PO Box 103101, Roswell, GA 30076
516527728	+EDI: RMSC.COM Jan 17 2020 04:18:00	GEMB,	PO Box 981400, El Paso, TX 79998-1400
516527743	EDI: HFC.COM Jan 17 2020 04:18:00	HRS,	PO Box 17602, Baltimore, MD 21297-1602
516527742	EDI: HFC.COM Jan 17 2020 04:18:00	HRS,	PO Box 4144, Carol Stream, IL 60197-4144
516527744	+EDI: HFC.COM Jan 17 2020 04:18:00	HRS,	PO Box 17298, Baltimore, MD 21297-1298
516527745	+EDI: HFC.COM Jan 17 2020 04:18:00	HSBC,	PO Box 98706, Las Vegas, NV 89193-8706
516527746	+EDI: HFC.COM Jan 17 2020 04:18:00	HSBC,	PO Box 17051, Baltimore, MD 21297-1051
516527733	EDI: HNDA.COM Jan 17 2020 04:18:00	Honda Finance,	PO Box 7870,
	Philadelphia, PA 19101-7870		
516527736	+EDI: HNDA.COM Jan 17 2020 04:18:00	Honda Financial Services,	470 Grandy Road, Suite Z,
	South Hadley, MA 01075-3218		
516527741	+EDI: HFC.COM Jan 17 2020 04:18:00	Household Bank,	PO Box 80084, Salinas, CA 93912-0084
516527738	+EDI: HFC.COM Jan 17 2020 04:18:00	Household Bank,	PO Box 98706,
	Las Vegas, NV 89193-8706		
516527739	+EDI: HFC.COM Jan 17 2020 04:18:00	Household Bank,	PO Box 438, Wood Dale, IL 60191-0438
516527740	+EDI: HFC.COM Jan 17 2020 04:18:00	Household Bank,	PO Box 17051,
	Baltimore, MD 21297-1051		
516527737	EDI: HFC.COM Jan 17 2020 04:18:00	Household Bank,	PO Box 88000,
	Baltimore, MD 21288-0001		
516527751	+E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:11		Kohl's, PO Box 3004,
	Milwaukee, WI 53201-3004		
516527752	+E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:11		Kohl's, PO Box 3084,
	Milwaukee, WI 53201-3084		
516527750	+E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:10		Kohl's, PO Box 2983,
	Milwaukee, WI 53201-2983		
516527753	+E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:11		Kohls/capone,
	N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096		
516527755	E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 23:45:11		Kohls/chase,
	N58 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051		

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 4 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516527757 +E-mail/PDF: resurgentbkn notifications@resurgent.com Jan 16 2020 23:51:03 LVNV Funding,  
Attn: Resurgent Capital, 15 South Main Street, Greenville, SC 29601-2743

516597590 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 16 2020 23:50:46 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516677409 +EDI: MID8.COM Jan 17 2020 04:18:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011

516527762 EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, PO Box 4563, Carol Stream, IL 60197-4563

516527759 EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564

516527761 EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, PO Box 4580, Carol Stream, IL 60197-4580

516527758 +EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, PO Box 183083, Columbus, OH 43218-3083

516527760 +EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999

516527764 +EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's Visa, PO Box 745012,  
Cincinnati, OH 45274-5012

516527766 +EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's Visa, Bankruptcy, 6356 Corley Road,  
Norcross, GA 30071-1704

516527770 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 16 2020 23:52:30 Merrick Bank,  
PO Box 23356, Pittsburgh, PA 15222-6356

516527767 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 16 2020 23:51:40 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001

516527771 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 16 2020 23:51:36 Merrick Bank,  
PO Box 30537, Tampa, FL 33630-3537

516527774 +EDI: MID8.COM Jan 17 2020 04:18:00 Midland Funding, 2365 Northside Drive Ste 30,  
San Diego, CA 92108-2709

516527776 +EDI: MID8.COM Jan 17 2020 04:18:00 Midland Funding, 2365 Northside Drive,  
San Diego, CA 92108-2709

516758501 EDI: PRA.COM Jan 17 2020 04:18:00 Portfolio Recovery Associates, LLC,  
c/o Sears Mastercard, POB 41067, Norfolk VA 23541

516596666 EDI: Q3G.COM Jan 17 2020 04:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

516527804 +E-mail/PDF: resurgentbkn notifications@resurgent.com Jan 16 2020 23:51:53 Resurgent Capital,  
15 S Main Street, Suite 600, Greenville, SC 29601-2768

516527803 +E-mail/PDF: resurgentbkn notifications@resurgent.com Jan 16 2020 23:51:53 Resurgent Capital,  
PO Box 10587, Greenville, SC 29603-0587

516527813 EDI: SEARS.COM Jan 17 2020 04:18:00 Sears, PO Box 182459, Columbus, OH 43218

516527809 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears, PO Box 6283, Sioux Falls, SD 57117-6283

516527812 EDI: SEARS.COM Jan 17 2020 04:18:00 Sears, PO Box 818017, Cleveland, OH 44181-8017

516527814 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears Credit Card, PO Box 183081,  
Columbus, OH 43218-3081

516527816 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears Credit Cards, PO Box 183082,  
Columbus, OH 43218-3082

516527818 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears Gold Mastercard, PO Box 6922,  
The Lakes, NV 88901-0001

516527817 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears Gold Mastercard, PO Box 182156,  
Columbus, OH 43218-2156

516527823 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank/Pc Richard, PO Box 965036,  
Orlando, FL 32896-5036

516527824 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony / Amazon, PO Box 960013,  
Orlando, FL 32896-0013

516527825 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927

516527827 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013

516527826 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013

516527829 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, PO Box 965024,  
Orlando, FL 32896-5024

516527828 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, PO Box 965015,  
Orlando, FL 32896-5015

516527830 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank/Amazon, PO Box 965015,  
Orlando, FL 32896-5015

516527832 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005

516527833 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank/Pc Richard, PO Box 965036,  
Orlando, FL 32896-5036

516527834 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank/Walmart, PO Box 965024,  
Orlando, FL 32896-5024

516527835 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bbank, PO Box 965005,  
Orlando, FL 32896-5005

516527756 EDI: TFSR.COM Jan 17 2020 04:18:00 Lexus Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409

516527837 EDI: TFSR.COM Jan 17 2020 04:18:00 Toyota Financial Services, PO Box 17187,  
Baltimore, MD 21297

516527839 EDI: TFSR.COM Jan 17 2020 04:18:00 Toyota Motor Credit, 19001 South Western Avenue,  
PO Box 2958, Torrance, CA 90509

516527842 EDI: TFSR.COM Jan 17 2020 04:18:00 Toyota Motor Credit Corporation,  
Torrance, CA 90509-2958

516527843 EDI: TFSR.COM Jan 17 2020 04:18:00 Toyota Motor Credit Corporation,  
Attn: Asset Protection Department, PO Box 2958, Torrance, CA 90509-2958

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 5 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516527836 +EDI: TFSR.COM Jan 17 2020 04:18:00 Toyota Financial Services, PO Box 5236,  
Carol Stream, IL 60197-5236  
516591981 EDI: BL-TOYOTA.COM Jan 17 2020 04:18:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516527844 +EDI: CHASE.COM Jan 17 2020 04:18:00 Toys-R-US, PO Box 15325, Wilmington, DE 19886-5325  
516527845 +EDI: RMSC.COM Jan 17 2020 04:18:00 Toys-R-Us, PO 530939, Atlanta, GA 30353-0939  
516527850 EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Bank, PO Box 1225,  
Charlotte, NC 28201-1225  
516527851 +EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Bank, PO Box 30086,  
Los Angeles, CA 90030-0086  
516527852 EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Card Services, PO Box 10347,  
Des Moines, IA 50306-0347  
516527853 +EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Card Services, PO Box 6412,  
Carol Stream, IL 60197-6412  
516527854 +EDI: WFFC.COM Jan 17 2020 04:18:00 Wells Fargo Financial, PO Box 5943,  
Sioux Falls, SD 57117-5943  
516527856 EDI: WFNNB.COM Jan 17 2020 04:18:00 World Financial Network Bank, PO Box 659562,  
San Antonio, TX 78265-9584  
516527855 EDI: WFNNB.COM Jan 17 2020 04:18:00 World Financial Network Bank, PO Box 659584,  
San Antonio, TX 78265-9584  
516527857 +EDI: WFNNB.COM Jan 17 2020 04:18:00 World Financial Network Bank, 220 W. Schrock Road,  
Westerville, OH 43081-2873  
516527858 +EDI: WFNNB.COM Jan 17 2020 04:18:00 World Financial Network National Bank, PO Box 182363,  
Columbus, OH 43218-2363

TOTAL: 143

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516527730\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda, PO Box 65507, Wilmington, DE 19808)  
516527731\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda, PO Box 65507, Wilmington, DE 19808)  
516527732\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Finance, PO Box 65507, Wilmington, DE 19808)  
516527735\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial, 201 Little Falls Drive, Wilmington, DE 19808)  
516527647\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Financial, 201 Little Falls Drive,  
Wilmington, DE 19808)  
516527642\* American Express, PO Box 297812, Ft. Lauderdale, FL 33329-7812  
516527681\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Children's Place, Des Moines, IA 50364)  
516527698\* ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citicorp Credit Services, Inc., 7920 NW 110th Street,  
Kansas City, MO 64153)  
516527677\* Chase Bankcard Services, Inc., PO Box 30755, Tampa, FL 33630-3755  
516527691\* CitiCards, PO Box 6345, The Lakes, NV 88901-0001  
516527686\* Citibank, PO Box 6077, Sioux Falls, SD 57117-6077  
516527695\* Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600  
516527700\* Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
516527712\* Eichenbaum & Stylianou, LLC, Attorneys At Law, 10 Forest Avenue - PO Box 914,  
Paramus, NJ 07653-0914  
516527716\* +Essex Dental Associates Inc., 240 Irvington Avenue, South Orange, NJ 07079-2237  
516527717\* +Essex Dental Associates LLP, 240 Irvington Avenue, South Orange, NJ 07079-2237  
516527727\* +GE Money Bank, PO Box 981064, El Paso, TX 79998-1064  
516527754\* +Kohls/capone, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096  
516527769\* +Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  
516527775\* +Midland Funding, 2365 Northside Drive Ste 30, San Diego, CA 92108-2709  
516527778\* +Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709  
516527779\* +Midland Funding Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709  
516527785\* +Mt. Sinani Rehabilitation Center Inc., 65 Jay Street, Newark, NJ 07103-3235  
516527790\* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan Infiniti Lt, Attn: Bankruptcy, 8900 Freeport Parkway,  
Irving, TX 75063)  
516527793\* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Parkway, Irving, TX 75063)  
516527787\* Newark Extended Care Inc., 650 Jay Street, Newark, NJ 07103  
516527788\* Newark Extended Care LLP, 650 Jay Street, Newark, NJ 07103  
516527821\* +Selip and Stylianou, PO Box 9004, Melville, NY 11747-9004  
516527822\* +Selip and Stylianou LLP, PO Box 9004, Melville, NY 11747-9004  
516527831\* +Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015  
516527841\* +Toyota Motor Credit, PO Box 5856, Carol Stream, IL 60197-5856  
516527768\* ##Merrick Bank, PO Box 571308, Salt Lake City, UT 84157-1308  
516527846\* ##+Tsys Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700

TOTALS: 0, \* 31, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 6 of 6  
Total Noticed: 205

Date Rcvd: Jan 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Richard Gonzalez herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Herbert B. Raymond on behalf of Joint Debtor Yamaira Gonzalez herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corp.  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
TOTAL: 9